

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
PAMELA JEAN LOWERY § Case No. 15-19823
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peter N. Metrou, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

| | |
|---|---|
| Assets Abandoned: 85,563.00 (Without deducting any secured claims) | Assets Exempt: 3,959.00 |
| Total Distributions to Claimants: 20,726.58 | Claims Discharged Without Payment: 27,826.00 |
| Total Expenses of Administration: 4,572.05 | |

3) Total gross receipts of \$ 27,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,701.37 (see **Exhibit 2**), yielded net receipts of \$ 25,298.63 from the liquidation of the property of the estate, which was distributed as follows:

| | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|---------------------|---------------------|---------------------|---------------------|
| SECURED CLAIMS (from Exhibit 3) | \$ 3,663.00 | \$ 3,701.39 | \$ 559.68 | \$ 559.68 |
| PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4) | NA | 4,572.05 | 4,572.05 | 4,572.05 |
| PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5) | NA | NA | NA | NA |
| PRIORITY UNSECURED CLAIMS (from Exhibit 6) | NA | NA | NA | NA |
| GENERAL UNSECURED CLAIMS (from Exhibit 7) | 24,163.00 | 20,103.17 | 20,103.17 | 20,166.90 |
| TOTAL DISBURSEMENTS | \$ 27,826.00 | \$ 28,376.61 | \$ 25,234.90 | \$ 25,298.63 |

4) This case was originally filed under chapter 7 on 06/05/2015 . The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/07/2016 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

| DESCRIPTION | UNIFORM TRAN. CODE ¹ | \$ AMOUNT RECEIVED |
|--------------------------------|------------------------------------|-----------------------|
| Disgorgement of Attorneys Fees | 1290-000 | 1,000.00 |
| Probate Estate Interest | 1290-000 | 26,000.00 |
| TOTAL GROSS RECEIPTS | | \$ 27,000.00 |

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

| PAYEE | DESCRIPTION | UNIFORM TRAN. CODE | \$ AMOUNT PAID |
|---|--|-----------------------|--------------------|
| PAMELA JEAN LOWERY | Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners) | 8200-002 | 1,701.37 |
| TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES | | | \$ 1,701.37 |

EXHIBIT 3 – SECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|---|--------------------------|---------------------------------------|--------------------|-------------------|-------------|
| | Citizens One Auto Finance P.O. Box 42113 Providence, RI 02940 | | 3,663.00 | NA | NA | 0.00 |
| 6 | CITIZENS BANK | 4110-000 | NA | 3,141.71 | 0.00 | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------------------------|--------------------|--------------------------|---------------------------------------|--------------------|-------------------|------------------|
| 8 | CITIZENS BANK N.A. | 4210-000 | NA | 559.68 | 559.68 | 559.68 |
| TOTAL SECURED CLAIMS | | | \$ 3,663.00 | \$ 3,701.39 | \$ 559.68 | \$ 559.68 |

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|--------------------|--------------------|
| Peter N. Metrou | 2100-000 | NA | 3,279.86 | 3,279.86 | 3,279.86 |
| Peter N. Metrou | 2200-000 | NA | 56.44 | 56.44 | 56.44 |
| Associated Bank | 2600-000 | NA | 20.00 | 20.00 | 20.00 |
| Peter N. Metrou | 3110-000 | NA | 1,200.00 | 1,200.00 | 1,200.00 |
| Peter N. Metrou | 3120-000 | NA | 15.75 | 15.75 | 15.75 |
| TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES | | \$ NA | \$ 4,572.05 | \$ 4,572.05 | \$ 4,572.05 |

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|-------------------|--------------|
| NA | NA | NA | NA | NA | NA |
| TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES | | \$ NA | \$ NA | \$ NA | \$ NA |

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6E) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|--|----------|--------------------------|--|---|-------------------|--------------|
| NA | NA | NA | NA | NA | NA | NA |
| TOTAL PRIORITY UNSECURED CLAIMS | | | \$ NA | \$ NA | \$ NA | \$ NA |

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|---|--------------------------|--|---|-------------------|-------------|
| | Chase P.O. Box 15123 Wilmington, DE 19850 | | 3,499.00 | NA | NA | 0.00 |
| | Commerce Bank P.O. Box 806000 Kansas City, MO 64180 | | 1,496.00 | NA | NA | 0.00 |
| | JC Penney/Synchrony Bank P.O. Box 960090 Orlando, FL 32896 | | 2,370.00 | NA | NA | 0.00 |
| | Juniper Card Services P.O. Box 60517 City of Industry, CA 91716 | | 9,012.00 | NA | NA | 0.00 |
| | Target Card Services P.O. Box 660170 Dallas, TX 75266 | | 396.00 | NA | NA | 0.00 |
| | Walmart Mastercard P.O. Box 960024 Orlando, FL 32896 | | 7,390.00 | NA | NA | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|---|--|--------------------------|--|---|---------------------|---------------------|
| 1 | AMERICAN INFOSOURCE LP AS AGENT FOR | 7100-000 | NA | 367.75 | 367.75 | 367.75 |
| 7 | BARCLAYS BANK DELAWARE | 7100-000 | NA | 8,157.54 | 8,157.54 | 8,157.54 |
| 3 | CAPITAL RECOVERY V, LLC | 7100-000 | NA | 6,540.66 | 6,540.66 | 6,540.66 |
| 4 | CAPITAL RECOVERY V, LLC | 7100-000 | NA | 1,427.58 | 1,427.58 | 1,427.58 |
| 5 | CHASE BANK USA, N.A. | 7100-000 | NA | 2,586.59 | 2,586.59 | 2,586.59 |
| 2 | COMMERCE BANK | 7100-000 | NA | 1,023.05 | 1,023.05 | 1,023.05 |
| | AMERICAN INFOSOURCE LP AS AGENT FOR | 7990-000 | NA | NA | NA | 1.13 |
| | BARCLAYS BANK DELAWARE | 7990-000 | NA | NA | NA | 25.16 |
| | CAPITAL RECOVERY V, LLC | 7990-000 | NA | NA | NA | 24.57 |
| | CHASE BANK USA, N.A. | 7990-000 | NA | NA | NA | 7.98 |
| | CITIZENS BANK N.A. | 7990-000 | NA | NA | NA | 1.73 |
| | COMMERCE BANK | 7990-000 | NA | NA | NA | 3.16 |
| TOTAL GENERAL UNSECURED CLAIMS | | | \$ 24,163.00 | \$ 20,103.17 | \$ 20,103.17 | \$ 20,166.90 |

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 15-19823 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: PAMELA JEAN LOWERY Date Filed (f) or Converted (c): 06/05/2015 (f)
341(a) Meeting Date: 07/06/2015
For Period Ending: 11/07/2016 Claims Bar Date: 12/04/2015

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. Checking Acct. No. 4102443101, Union Bank (Centrue | 35.00 | 0.00 | | 0.00 | FA |
| 2. Debtor's furniture, furnishings, appliances Locat | 300.00 | 0.00 | | 0.00 | FA |
| 3. Debtor's clothing, shoes Location: 332 E. Church S | 200.00 | 0.00 | | 0.00 | FA |
| 4. 2014 Federal income tax refund | 1,182.00 | 0.00 | | 0.00 | FA |
| 5. 2014 State of Illinois income tax refund | 105.00 | 0.00 | | 0.00 | FA |
| 6. 2009 Nissan Versa | 5,500.00 | 0.00 | | 0.00 | FA |
| 7. 1991 Chevrolet Caprice | 300.00 | 0.00 | | 0.00 | FA |
| 8. Disgorgement of Attorneys Fees (u) | 0.00 | 1,000.00 | | 1,000.00 | FA |
| 9. Probate Estate Interest (u) | Unknown | Unknown | | 26,000.00 | FA |
| 10. Residence at 332 E. Church St. Oglesby, IL (u) | 81,900.00 | Unknown | | 0.00 | FA |

| | | | | | |
|-----------------------------------|-------------|------------|--|-----------------------------------|--------|
| | | | | Gross Value of Remaining Assets | |
| TOTALS (Excluding Unknown Values) | \$89,522.00 | \$1,000.00 | | \$27,000.00 | \$0.00 |
| | | | | (Total Dollar Amount in Column 6) | |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor waived discharge; probate estate case pending.

RE PROP # 8 -- Disgorgement of Attorneys fees per court order.
RE PROP # 9 -- Probate interest not disclosed but discovered by Trustee
RE PROP # 10 -- Debtor filed an amended Schedule A including this real property. However, this real property was not titled to the Debtor but it was part of the undisclosed probate estate discovered by the Trustee.

Initial Projected Date of Final Report (TFR): 10/01/2016 Current Projected Date of Final Report (TFR): 10/01/2016

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-19823
Case Name: PAMELA JEAN LOWERY

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5512
Checking Account (Non-Interest Earn)

Exhibit 9

Taxpayer ID No: XX-XXX3227
For Period Ending: 11/07/2016

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 11/25/15 | 8 | GEARHART, GARY L. 951 Fifth StreetLaSalle, IL 61301 | Disgorgement of Attorneys Fees | 1290-000 | \$1,000.00 | | \$1,000.00 |
| 01/08/16 | | Associated Bank | BANK SERVICE FEE | 2600-000 | | \$10.00 | \$990.00 |
| 04/23/16 | 9 | Gearhart Law Office 951 Fifth Street LaSalle, IL 61301 | Recovery of undisclosed inheritance Partial recovery of inheritance funds | 1290-000 | \$26,000.00 | | \$26,990.00 |
| 05/06/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$26,980.00 |
| 09/27/16 | 5001 | Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543 | Distribution | | | \$4,552.05 | \$22,427.95 |
| | | Peter N. Metrou | Final distribution representing a payment of 100.00 % per court order. (\$3,279.86) | 2100-000 | | | |
| | | Peter N. Metrou | Final distribution representing a payment of 100.00 % per court order. (\$56.44) | 2200-000 | | | |
| | | Peter N. Metrou | Final distribution representing a payment of 100.00 % per court order. (\$1,200.00) | 3110-000 | | | |
| | | Peter N. Metrou | Final distribution representing a payment of 100.00 % per court order. (\$15.75) | 3120-000 | | | |
| 09/27/16 | 5002 | AMERICAN INFOSOURCE LP AS AGENT FOR TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866 | Final distribution to claim 1 representing a payment of 100.00 % per court order. | | | \$368.88 | \$22,059.07 |
| | | | (\$1.13) | 7990-000 | | | |
| | | AMERICAN INFOSOURCE LP AS AGENT FOR | Final distribution to claim 1 representing a payment of 100.00 % per court order. (\$367.75) | 7100-000 | | | |

Page Subtotals:

\$27,000.00

\$4,940.93

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Form 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-19823
Case Name: PAMELA JEAN LOWERY

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5512
Checking Account (Non-Interest Earn)

Exhibit 9

Taxpayer ID No: XX-XXX3227
For Period Ending: 11/07/2016

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|---|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 09/27/16 | 5003 | COMMERCE BANK P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248 | Final distribution to claim 2 representing a payment of 100.00 % per court order. | | | \$1,026.21 | \$21,032.86 |
| | | | (\$3.16) | 7990-000 | | | |
| | | COMMERCE BANK | Final distribution to claim 2 representing a payment of 100.00 % per court order. | (\$1,023.05) | 7100-000 | | |
| 09/27/16 | 5004 | CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605 | Distribution | | | \$7,992.81 | \$13,040.05 |
| | | | (\$24.57) | 7990-000 | | | |
| | | CAPITAL RECOVERY V, LLC | Final distribution to claim 3 representing a payment of 100.00 % per court order. | (\$6,540.66) | 7100-000 | | |
| | | CAPITAL RECOVERY V, LLC | Final distribution to claim 4 representing a payment of 100.00 % per court order. | (\$1,427.58) | 7100-000 | | |
| 09/27/16 | 5005 | CHASE BANK USA, N.A. Attn: Correspondence Dept. POB 15298 Wilmington, DE 19850-5298 | Final distribution to claim 5 representing a payment of 100.00 % per court order. | | | \$2,594.57 | \$10,445.48 |
| | | | (\$7.98) | 7990-000 | | | |
| | | CHASE BANK USA, N.A. | Final distribution to claim 5 representing a payment of 100.00 % per court order. | (\$2,586.59) | 7100-000 | | |
| 09/27/16 | 5006 | BARCLAYS BANK DELAWARE c/o Scott K. Brown, Esq. Lewis Roca Rothgerber 201 E. Washington Phoenix, AZ 85004 | Final distribution to claim 7 representing a payment of 100.00 % per court order. | | | \$8,182.70 | \$2,262.78 |
| | | | (\$25.16) | 7990-000 | | | |

Page Subtotals:

\$0.00

\$19,796.29

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-19823
Case Name: PAMELA JEAN LOWERY

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5512
Checking Account (Non-Interest Earn)

Exhibit 9

Taxpayer ID No: XX-XXX3227
For Period Ending: 11/07/2016

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| | | BARCLAYS BANK DELAWARE | Final distribution to claim 7 representing a payment of 100.00 % per court order. (\$8,157.54) | 7100-000 | | | |
| 09/27/16 | 5007 | CITIZENS BANK N.A. 1 CITIZENS DRIVE MAILSTOP ROP15B RIVERSIDE, RI 02915 | Final distribution to claim 8 representing a payment of 100.00 % per court order. | | | \$561.41 | \$1,701.37 |
| | | | (\$1.73) | 7990-000 | | | |
| | | CITIZENS BANK N.A. | Final distribution to claim 8 representing a payment of 100.00 % per court order. (\$559.68) | 4210-000 | | | |
| 09/27/16 | 5008 | PAMELA JEAN LOWERY 332 E. CHURCH STREET UTICA, IL 61373 | Distribution of surplus funds to debtor. | 8200-002 | | \$1,701.37 | \$0.00 |

| | | |
|---------------------------|-------------|-------------|
| COLUMN TOTALS | \$27,000.00 | \$27,000.00 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$27,000.00 | \$27,000.00 |
| Less: Payments to Debtors | \$0.00 | \$1,701.37 |
| Net | \$27,000.00 | \$25,298.63 |

Exhibit 9

| TOTAL OF ALL ACCOUNTS | | | |
|--|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX5512 - Checking Account (Non-Interest Earn | \$27,000.00 | \$25,298.63 | \$0.00 |
| | ----- | ----- | ----- |
| | \$27,000.00 | \$25,298.63 | \$0.00 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$27,000.00 | | |
| Total Gross Receipts: | \$27,000.00 | | |